



Order Filed on September 6, 2023
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

FRIEDMAN VARTOLO LLP

1325 Franklin Avenue, Suite 160

Garden City, NY 11530

bankruptcy@friedmanvartolo.com

T: (212) 471-5100

F: (212) 471-5150

Attorneys for Fay Servicing, LLC as servicer for
Wilmington Trust, National Association, not in its
individual capacity, but solely as trustee of MFRA
Trust 2015-1

In Re:

Genaro Herrera,

Debtor(s)

CASE NO.: 21-19470-CMG

CHAPTER: 13

HON. JUDGE.:

Christine M. Gravelle

HEARING DATE: September 6, 2023 at 9:00 am

ORDER VACATING AUTOMATIC STAY AND CO-DEBTOR STAY

The relief set forth on the following page numbered two (2)- three (3) is hereby
ORDERED

DATED: September 6, 2023

A handwritten signature in black ink, reading "Christine M. Gravelle". The signature is written in a cursive, flowing style.

Honorable Christine M. Gravelle
United States Bankruptcy Judge

Upon the motion of Fay Servicing, LLC as servicer for Wilmington Trust, National Association, not in its individual capacity, but solely as trustee of MFRA Trust 2015-1, on behalf of its successors and/or assigns (hereinafter collectively "Secured Creditor" and/or "Movant") under Bankruptcy Code section 362(d) for relief from the automatic stay as to certain property as hereinafter set forth, and for cause shown, it is

ORDERED that the automatic stay of Bankruptcy Code Section 362(a) is vacated to permit the Movant to institute or resume and prosecute to conclusion one or more actions in the court(s) of appropriate jurisdiction to pursue the movant's rights in the following:

[x] Real property commonly known and more fully described as: 119-121 South Hampden Court, Pleasantville, NJ 08232

ORDERED that the Co-Debtor stay in effect as it pertains to Cira Herrera pursuant to section 1301(a) of the Bankruptcy Code is hereby modified to allow Movant its successors and/or assigns to commence and /or continue with a foreclosure action and eviction proceeding with regard to the Premises; and it is further

ORDERED that the movant may join the debtor and any trustee appointed in this case as defendants in its action(s) irrespective of any conversion to any other chapter of the Bankruptcy Code; and it is further

ORDERED, that the stay afforded by 11 U.S.C. §362(a) be, and is hereby, modified to permit Fay Servicing, LLC as servicer for Wilmington Trust, National Association, not in its individual capacity, but solely as trustee of MFRA Trust 2015-1, its successors and/or assigns, to pursue its rights under applicable state law with respect to the premises 119-121 South Hampden Court, Pleasantville, NJ 08232; and it is further

ORDERED that Movant is permitted to offer and provide Debtors with information regarding a potential Forbearance Agreement, short sale, deed in lieu, loan modification, Refinance Agreement, or other loan workout/loss mitigation agreement, and to enter into such agreement with Debtors without further order of the court, and it is further

ORDERED, that the instant order is binding in the event of a conversion; and it is further

ORDERED, that the Movant is granted reasonable attorney fees in the amount of \$400.00 and costs in the amount of \$188.00; and it is further

ORDERED, that the trustee be informed of any surplus monies resulting from the sale of the collateral; and it is further

ORDERED, that the movant shall serve this order on the debtor, any trustee, and any other party who entered an appearance on the motion.